1. (AMENDED) A method for electronically processing bill payment requests, comprising:

electronically receiving at a single remittance processing system having a database including payee information, a respective set of payment requests from each of a plurality of independent sources, each set of payment requests being transmitted by a respective one of said independent sources and corresponding to a respective plurality of payors requesting payments to one or more payees; and

processing the received payment requests at said single remittance processing system to generate payment directions so as to direct payment of each of a plurality of payees by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee;

wherein electronic crediting is only selectable if the database includes payee information associated with the applicable payee.

2. (AMENDED) The method of claim 1, wherein:

a first of the respective sets of payment requests is received in a first format;

a second of the respective sets of payment requests is received in a second format, different from the first format; and

processing includes normalizing the first and the second respective sets of payment requests to correspond to a third format and generating the payment directions based upon the normalized first and second respective sets of payment requests.

3. (AMENDED) The method of claim 1, wherein:

a first of the respective sets of payment requests is received in a first format; and

processing includes normalizing the first respective set of payment requests to correspond to a normalized format and generating the payment directions based upon the normalized first respective set of payment requests.

4. (AMENDED) The method of claim 1, wherein each of the respective sets of payment requests is received as a batch file.

6. (AMENDED) The method of claim 1, further comprising:

generating respective payment advice for each of the plurality of payees; and

electronically transmitting the payment advice to each of the plurality of payees.

7. (TWICE AMENDED) The method of claim 1, wherein each of the received payment requests includes payment information including at least one of a name, a street address, a city and state, and a first zip code of the payee to be paid, and further comprising:

processing at least a portion of the payment information other than any received first zip code, to identify an eleven digit zip code for the payee to be paid; and

accessing the database to locate the payee information corresponding to the eleven digit zip code.

11. (TWICE AMENDED) The method of claim 1, wherein a first of the plurality of payees

has a plurality of payment remittance centers and a first of the received payment requests includes information identifying a payor account number with the first payee, and further comprising:

identifying one or more alphanumeric characters in the account number;

selecting one of the plurality of remittance centers based upon the identified alphanumeric characters; and

directing payment to the one remittance center.

13. (TWICE AMENDED) The method of claim 1, wherein a first of the received payment requests includes a payor's account number with a first of the plurality of payees, and further comprising:

storing alteration rules corresponding to a payee account number format; and

transforming the account number into an altered account number including a portion of at least one of a payor's name, a payor's street address and a payor's zip code according to the alteration rules.

14. (AMENDED) The method of claim 13, further comprising:

transmitting the altered account number to the first payee to notify the first payee of the directed payment.

15. (AMENDED) The method of claim 13, further comprising:

storing validation rules corresponding to payee values for fields of the account number; and

determining if the payor's account number conforms with the validation rules.

19. (TWICE AMENDED) A single remittance processing system for processing payment requests, comprising:

an input port electronically receiving a respective set of payor payment requests from each of a plurality of separate sources, each set of payment requests being transmitted by a respective one of said independent sources and corresponding to a respective plurality of payors requesting payment to one or more payees;

a data base storing records associated with a plurality of payees; and

a processor in communication with the input port and the data base, and having programmed instructions which cause the processor to process the respective sets of payment requests to generate payment directions so as to direct payment of applicable payees by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee;

wherein electronic crediting is only selectable if the applicable payee is one of the plurality of payees.

20. (TWICE AMENDED) The system of claim 19, wherein the input port receives a respective batch file from each of the plurality of separate sources, each respective batch file containing a different one of the sets of payment requests.

21. (TWICE AMENDED)   The system of claim 19, wherein:

the payment requests received from each of the plurality of separate sources are

in a different format from that of the payment requests received from other of the

plurality of separate sources; and

the processor is further configured to normalize the payment requests from each

of the plurality of separate sources to correspond to a common format prior to

generating the payment directions.

25. (AMENDED) The system of claim 19, wherein each of the payment requests

includes payment information; and

the processor is further configured to process the payment information, excluding

zip code information, to produce an eleven digit zip code associated with the applicable

payee.

26. (AMENDED) The system of claim 25, wherein the processor is further configured to

retrieve payee records corresponding to the eleven digit zip code from the database.

28. (TWICE AMENDED) The system of claim 19, wherein:

one of the payment requests is a request to pay one of the plurality of payees

having a plurality of payment remittance centers, the one payment request includes a

payor account number with the one payee; and

the processor is further configured to process the account number to identify one

of the plurality of payment remittance centers, and to generate the payment directions to

direct payment to the one payment remittance center.

31. (TWICE AMENDED)   The system of claim 19, further comprising:

a storage device configured to store validation rules corresponding to values for fields of payee account numbers and alteration rules corresponding to a payee account number format;

wherein the payment requests include payee account numbers;

wherein the processor is further configured to verify that the payee account numbers conform to the stored validation rules, alter the payee account numbers according to the stored alteration rules, and generate the payment directions to include the altered payee account numbers;

wherein each of the altered account numbers includes a portion of at least one of a payor's name, a payor's street address and a payor's zip code.

35. (TWICE AMENDED)   A system for processing payment information, comprising:

one or more networks;

a plurality of source stations, coupled to the one or more networks, each source station including programmed instructions which cause that source station to transmit a respective set of payment requests with each set correlating a respective plurality of payors to a plurality of payees, each request containing payment information; and

a centralized remittance station, coupled to the one or more networks, and including programmed instructions which cause the central remittance station to receive the respective sets of payment requests transmitted from the plurality of source stations via at least one of the one or more networks, and process the respective sets of

payment requests to generate payment directions so as to direct payment of each of the plurality of payees in accordance with the processed payment information, and by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee.

36. (TWICE AMENDED) The system of claim 35, wherein:

the centralized remittance station is further configured to process the payment information to produce an eleven digit zip code for each of the plurality of payees, access a database to locate a payee record corresponding to the eleven digit zip code and generate the payment directions for paying that payee in accordance with the located payee record.

37. (TWICE AMENDED) The system of claim 36, wherein:

the database is accessed using a portion of the name of each of the plurality of payees and the eleven digit zip code for that payee to access the payee record of that payee. *Don't HAve*

39. (TWICE AMENDED) The system of claim 35, wherein the payment information includes an account number, and further comprising:

a database of alteration rules indicating a format for payee account numbers;

wherein the centralized remittance station transforms the account number into an altered account number according to the alteration rules and generates payment directions including the altered account number.

40. (TWICE AMENDED) The system of claim 35, wherein the payment information includes an account number, one of the plurality of payees has a plurality of remittance centers, and the centralized remittance station is further configured to process the account number contained in the payment request to pay the one payor, to identify one of the plurality of remittance centers, and to generate the payment direction so as to direct payment to the one remittance center.

41. (AMENDED) An article of manufacture for electronically processing bill payment requests, the article of manufacture comprising:

a computer readable medium; and

computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by at least one computer to thereby cause the at least one computer to operate so as to:

receive a respective set of payment requests electronically from each of a plurality of independent sources, each set of payment requests being transmitted by a respective one of said independent sources and corresponding to a respective plurality of payors requesting payments to one or more payees; and

process the received payment requests at a remittance processing center having a database including payee information for each of a plurality of payees to generate payment directions so as to direct payment of applicable payees by a selected one of

electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee;

wherein electronic crediting is only selectable if the applicable payee is one of the plurality of payees.

42. (AMENDED) The article of manufacture according to claim 41, wherein the computer programming is further readable to cause the at least one computer to:

receive a first of the respective sets of payment requests in a first format;

receive a second of the respective sets of payment requests in a second format, different from the first format;

normalize the first and the second respective sets of payment requests to correspond to a third format; and

generate the payment directions based upon the normalized first and second respective sets of payment requests.

44. (AMENDED) The article of manufacture according to claim 41, wherein each of the respective sets of payment requests is received as a batch file.

47. (AMENDED) The article of manufacture according to claim 41, wherein:

each of the received payment requests includes payor payment information having at least one of a name, a street address, and a city and state of the payee to be paid; and

the computer programming is further readable to cause the at least one computer to process at least a portion of the payor payment information, other than a received zip code, to identify an eleven digit zip code for the payee to be paid, and to access the database to locate the payee information corresponding to the eleven digit zip code.

48. (AMENDED) The article of manufacture according to claim 41, wherein:

a first of the applicable payees has a plurality of payment remittance centers and a first of the payment requests includes information identifying an account number with the first payee; and

the computer programming is further readable to cause the at least one computer to:

identify one or more alphanumeric characters in the account number,

select one of the plurality of remittance centers based upon the identified alphanumeric characters, and

generate the payment directions so as to direct payment to the one remittance center.

49. (TWICE AMENDED) The article of manufacture according to claim 41, wherein:

each of the payment requests includes an account number; and

the computer programming is further readable to cause the at least one computer to:

determine if the account number conforms with validation rules corresponding to payee values for fields of account numbers;

transform the validated account number into an altered account number according to alteration rules corresponding to account numbers, and

transmit the altered account number to the applicable payee to notify the applicable payee of payment based on the payment directions.

50. (AMENDED) An electronic bill payment system for processing payment requests, comprising:

an input port for electronically receiving a respective set of payor requests to pay applicable payees from each of a plurality of separate sources, each respective set of payment requests being associated with a respective plurality of payors;

a data base configured to store records associated with a plurality of payees; and

a processor in communication with the input port and the data base, and having programmed instructions which cause the processor to process the sets of payment requests to generate payment directions so as to direct payment of the applicable payees by a selected one of electronically crediting a bank account of the applicable payee and generating a check or draft payable to the applicable payee;

wherein a record is added to the database for each of the applicable payees not associated with the stored records.